

# Customer Service in an Automated World

by Lt Col Joseph Garcia



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## Introduction

When Natalie Cole released a remake of her father's hit *Unforgettable* in 1991, it was advances in sound engineering technology that allowed Natalie to join Nat's classic voice to produce a new hit for the young star. The accompanying album won seven Grammy Awards, including best album and song the following year.

A similar opportunity exists for today's financial manager. The timeless, proven customer service strategies of our past should not be forgotten. Instead, these principles should be used along with current automation tools to provide the best possible customer service.

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## Defining Customer Service

Before proceeding, we need to ask several questions regarding customer service.

- Exactly what is customer service?
- Who are the customers?
- What is our obligation as financial managers to meet their needs/desires?

### **Defining Customer Service:**

- **What is Customer Service?**
- **Who are the Customers?**
- **What is Our Obligation as Financial Managers to Meet Their Needs/Desires?**

In my days as a Wing Accounting and Finance Officer (AFO), we controlled our own destiny in meeting our customers' requirements. We provided *customer lobby* inquiries and support, produced a civilian payroll, paid our commercial vendors, made disbursements, and provided accounting data and reports that led to proper budget decisions.

Today's post-DFAS environment complicates the effort to define customer service. To the Chief of the Accounting Liaison Office, customer service may mean supporting the Resource Advisors on the installation. On the other hand, a senior Defense Finance and Accounting Service (DFAS) official may view the customer as the general officers who need more weapon systems and want to pay less for accounting support.

I propose the following definition of customer service as a frame of reference for all of us in the financial management arena: *Customer service is how the commanders, vendors, airmen, dependents, annuitants, civilians and retirees perceive we meet or exceed their financial needs and requirements.*

Notice two things about this definition. First, it focuses on customer expectations and not how we perceive customer service. Who would you ask if a dining experience was a pleasant one, the waiter who served the meal or the person who actually consumed it? Of course, it should be the customer. Second, the word technology is not even mentioned. Technological capabilities should not determine why or what service we provide to our customers. Automation merely aids us in how we provide it.

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### The Good Old Days of Customer Service

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Back in 1974, my first job in the Air Force was as a young one-striper working the customer service counter. If I were lucky, I could solve an inquiry through information available in the hard copy Personal Financial Record (PFR). Maintained in long rows of filing cabinets, PFRs contained copies of processed transactions. If the PFR did not provide the answer, you requested a computer printout of six months worth of Leave and Earnings Statements and a record of the most recent pay transactions. Another option was to call the Air Force Accounting and Finance Center in Denver, Colorado for assistance. Realize that you were competing with every other Finance Office trying to do the same thing so it took 15 to 20 minutes of dialing and redialing before you finally reached someone in Denver. To their credit, the small staff was always very professional and eager to help. When you were done with your own set of inquiries, you yelled out, *Anybody need Denver?* Then you got out of the way as there was a mad rush to your phone line from the other Finance troops!

When we received our own set of computers with access to pay records in Denver, we acquired the ability to type in a SSAN and get *real time* information we needed. Technology had made a huge impact on our ability to provide better customer service!

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### More Automated Initiatives

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Today's financial management toolbox is full of automated customer service enhancements. The Employee/Member Self Service (E/MSS) system allows for direct pay input by the customer via telephone or personal computer. Current and future Travel Reengineering initiatives allow for automated means to process travel orders and vouchers and the ability to make travel arrangements is on the horizon.

The Defense Integrated Human Resources System (DIHMRS) initiative is another example of how technology can greatly improve customer service. The system will merge personnel and pay data across the services and components (i.e., active duty, Guard, and Reserve). There will be no transitional problems from one pay system to another (encountered during Operation Desert Shield/Desert Storm) because under the DIHMRS concept, there is only one seamless system!

In the area of Electronic Commerce, DFAS deserves great kudos for their part in using technology to improve vendor payment processing. For example, the Web Invoicing System (WinS) allows vendors to send their invoices for payment electronically with little or no cost. Using a server, invoices are routed to the appropriate payment system.

Electronic Document Access (EDA), Electronic Document Management (EDM), and Electronic Data Interchange (EDI) are additional Electronic Commerce initiatives. They further exploit technology by using the Internet and World Wide Web medium to share documents, reduce reliance on hard copy data, and transfer contract information to streamline the commercial vendor payment process. The result is improved accuracy and timeliness—key factors for any customer.

But the very successes illustrated above also worry me. Are advances in technology actually distancing ourselves from the customers we profess to provide world class service to? Will we **merely** direct our customers to impersonal web sites and automated telephone systems? A 1994 IDEAS study (**Innovative approaches to Deliver Excellence** through improved customer practices and total quality **Service**) surveyed over 1,900 companies for business practices. The study revealed that poorer performing, less-than-successful companies tended to focus on systems that reduced cost or labor. We may be heading in the same direction in financial management. Let's turn back to our customer service history for some proven practices to avoid this path.

## A Few Oldies but Goodies to Start

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Consider the following customer service practices that are as valid today as they were before the high-tech information age.

**Customer Service by Walking Around (CSBWA).** Sam Walton, founder of Wal-Mart, was a legend for popping up unannounced into one of his stores to get a better sense of how customers were being treated—not a scripted presentation by the management staff. Since our earlier definition of customer service includes how customers perceive we meet or exceed their financial needs/requirements, we also need to gauge that perception through the eyes of our customers! No matter if you are the Comptroller, Financial Services Officer (FSO), or a processing center chief (Customer Support, Accounting Liaison Officer, etc.), I challenge you to *work the customer counter*. It's an unfiltered way of gauging customer satisfaction.

Skip any personalized service such as in or outprocessing briefings and pay and travel assistance. Stand in line like everybody else! Visit customers where they work too. Imagine the impact of visiting the flight line or fire stations on base to ask what they perceive of your customer service. Do the same at vendor fairs to talk directly to your installation's commercial vendors.

**Using Quality Assurance.** The QA program is back after nearly a decade absence. Task your Quality Assurance Manager to provide analysis of your customer service through local Quality Assurance Reviews, customer surveys, pay and travel voucher reviews for accuracy/timeliness, etc. Have a monthly performance indicator or two on customer service. Measuring and improving customer service should be a primary objective of your monthly QA meetings!

**Recognize and Train your Workforce.** Satisfying our external customer is only one-half of the equation according to Stanley Brown, author of the book, *What Customers Value Most*. According to Mr Brown, the other half of the equation is satisfying internal customers (your employees). In general, a satisfied workforce will treat your external customers much better. Satisfied external customers in turn produce tangible benefits for the workforce through positive feedback, appraisals, formal recognition, etc.

Do you have a *Praise for Professionals Board* that displays good customer service surveys or even special letters of appreciation on customer service? Display the board where both the customer and workforce can view it. Customers should be able to view the board because they will realize that management is reviewing their surveys and letters. Workers will begin to look forward to the public display of their exceptional efforts in customer service. Personalize the surveys with *management kudos*. Ensure that your entire recognition program is a viable and healthy one.

A solid training program is also critical to customer service. I've seen signs at the front counter that say, *Sorry, no customer service can be provided because our terminals are down*. Our workforce should understand the basics of financial management to at least answer general questions—not be data transcribers. A well-trained force not only provides better service to your customers (through less errors and better timeliness), but also raises morale. An untrained worker is apt to be more stressed and will often work harder (and longer), rather than more efficiently.

A pet peeve of mine is to see a Finance Office close its doors for training. Customers should not have to remember what day(s) of the week an office closes for training! Besides, I sometimes question if training really occurs during this time or is it a chance to catch up on work. There is nothing wrong with holding training sessions throughout the week even during regular business hours. Through effective planning, the customer service counter and other areas can still be adequately manned.

## Old School Meets New School

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Some past strategies lend themselves to be complemented with current technology to produce *remakes* that are better than the originals. Here are a few examples:

**Telephone Management.** In the *old days*, you dealt with a human on the other end of a telephone, not a machine. Today, automatic voice attendants are the norm and customers hate the non-personal aspect. Talking to a customer seems to be a lost art. Perhaps there is a way to exploit the telephone as a tool but keep that human involvement. For example, instead of a telephone system that prompts you through various menu options, why not have a dedicated phone line to provide a weekly message similar to the following: *Hi, you've reached the Comptroller Hot Topics line for the week ending 10 July 2001. The foreign currency rate for Cost of Living Allowance (COLA) is 1.62 and you should see a slight increase in your 15 July pay. Remember that these rates are adjusted periodically and we will publish them as soon as we receive them. Laundry dry cleaning is now a separate reimbursable expense for temporary duty over seven consecutive days. You can now claim this expense up to \$2.00 per day on your travel voucher. A reminder that savings bond deductions start this month and if you signed up for a new bond during the last bond drive, the first deduction will come out of your 15 July pay. You get the point, the exact details aren't important. Tailor the information provided to meet your customers' specific needs and rotate the weekly update among your troops to get them involved!*

It's time to relook privacy act restrictions to see if we can still protect our customer's personal data and allow for better telephone service. If the private sector can do it, why can't we? We should also recognize that some of our customer base is not always in close proximity to a Financial Services Office (recruiters, certain operations personnel, etc.) or they work different duty shifts. On a voluntary basis, the base-level FSO operations could establish a simple personal identification number (PIN) for those customers that wish to have their inquiries handled over the phone instead of having to physically go to the office. This practice would supplement the Employee/Member Self-Service (E/MSS) system because a customer often still needs an explanation to the information found through automated channels.

By pursuing this type of policy change, we can greatly improve customer service. A grateful customer recently wrote to his base newspaper's action line to praise a Finance specialist for a job well done. In his comments, the customer noted how the Finance NCO answered his call and noticed a pay discrepancy. The NCO promptly fixed the problem but what caught the customer's attention was the Finance person providing his name and phone number to provide future assistance. The Wing Commander sang high praise to the NCO and the Finance Office for providing exceptional customer service. Let's figure out how to make this a common occurrence throughout our network.

**Electronic Publicity.** In days past, we distributed newsletters to the base populace on customer service issues. Although well intentioned, the information often stopped at the unit orderly rooms or was posted on a seldom-read bulletin board. Using email, Whiteman AFB FM now sends their FM publicity as an attachment to the entire installation without a middleman. Their publicity now reaches everyone on base, not just a handful of customers.

**Automated Self-Help Customer-Service.** Past versions of a self-help desk were leaving forms in a corner of the lobby so customers could get a head start filling them out! Nellis AFB FM has scanned most pay documents and posted them on their local web site. Customers can download the documents they need, fill them out, sign them, and drop them at numerous drop off locations (i.e., their work areas).

## **Customer Service Practices**

### **•Customer Service By Walking Around**

### **•Using Quality Assurance**

### **•Recognize and Train your Workforce**

### **•Telephone Management**

### **•Electronic Publicity**

### **•Automated Self-Help Customer Service**

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## **Recommended SAF/FM Actions**

Although customer service is key at base-level, Air Force Financial Management leadership has a role to ingrain customer service into our culture. Here are a few suggestions:

**Establish an Air Force Level Customer Service Focal Point.** A small staff focused solely on customer service would more than pay back its expense by concentrating on work enhancements related to customer service. They would exploit technology to streamline practices and crossfeed exceptional customer service initiatives.

**Establish a Customer Service Working Group.** This group would consist of mid-graded officers, enlisted, and civilian base-level financial managers who are closest to the real customers. The working group should also include representatives of customers identified in our earlier definition (commanders, members, retirees, dependents, etc.). This group would meet periodically to recommend policy changes that improve customer service practices.

**Measure Customer Satisfaction.** Currently, most survey data is recorded and stays at the base level. We need an independent Air Force-wide annual assessment to properly gauge our customer service. Recommend using the American Customer Satisfaction Index which provides a thorough analysis of customer satisfaction that allows benchmarking to measure across the board satisfaction from customers.

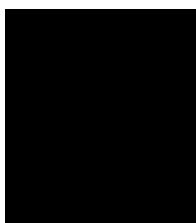
**Establish a SAF/FM Customer Service Award.** This award would be outside of the existing SAF/FM awards but spotlights the best customer service practices at base-level. It would generate some friendly competition and spawn new customer service initiatives. A traveling trophy would be rotated among the winning organizations.

## Conclusion

New technology can and will continue to improve customer service, but we also need to think about our customer service in the future. Will we view technology as a means to *distance* ourselves from our customers (i.e., keep them out of the Finance lobby)? Or will we view automation initiatives as a means to enhance service to all our customers? We must never lose sight of our customers and their expectations of us. Technology can never replace the human element of customer service because half of the equation will always be human—the customers themselves.



# About the Author



**L**ieutenant Colonel Joe Garcia is currently Chief, Accounting and Finance Division, Office of Air Force Reserves, The Pentagon, Washington, D.C. He has a BS from the University of Arizona in Business Administration and a MBA from the University of Central Oklahoma. His active duty experience includes Quality Assurance Analyst, Accounting and Finance Officer, and a special duty assignment at the Air Force Academy. He is the author of the Leadership and Management Handbook for Financial Services Officers.

